Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Nicole	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Wadlington	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX0566	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 2 of 70

Debtor 1 Nicole First Name	Wadlington Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	14401 C Vetes Ave Art 0	If Debtor 2 lives at a different address:
	14401 S Yates Ave Apt 2 Number Street	Number Street
	Chicago Illinois 60633 City State Zip Code	City State Zip Code
	Cook	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 3 of 70

Debtor 1 Nicole		Wadlington	Case number (if kn	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case)		
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice F</i> Also, go to the top of page 1		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mo may pay with a credit of the landividuals to Pay You. I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typically, is oney order If your attorned card or check with a pre-prim installments. If you chow filling Fee in Installments be waived (You may required to, waive your fee, that applies to your family, you must fill out the Applies.	f you are paying the p	the clerk's office in your local court for the fee yourself, you may pay with cash, ar payment on your behalf, your attorney and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a sally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		men	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		nen	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Int.</i>	e 12.		o you want to stay in your residence? st You (Form 101A) and file it with

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 4 of 70

Wadlington Debtor 1 Nicole __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 5 of 70

 Debtor 1
 Nicole
 Wadlington
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Mair Document Page 6 of 70

Debtor 1 Nicole Wadlington Case number (if known) Middle Name Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Nicole Wadlington Signature of Debtor 1 Signature of Debtor 2 Executed on _ 10/10/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 7 of 70

Debtor 1 Nicole		Wadlington	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the in	formation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Alexander Prebe	r	Date	10/10/2017
	Signature of Attorney	•	M	M / DD / YYYY
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 8 of 70

Fill in this information to identify your case:								
Debtor 1	Nicole		Wadlington					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (lf known)			(State)					

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,353.00
1c. Copy line 63, Total of all property on Schedule A/B	\$16,353.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule L	£25,763.00
8. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$14,580.00
Your total liabiliti	\$40,343.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,140.32

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 9 of 70

Wadlington Debtor 1 Nicole _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,334.02 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 10 of 70

Fill in this	inforn	nation to identify your ca	ase:						
Debtor 1		Nicole			Wadlington				
		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	lame	Last Name				
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num					(State)				
(If known)									Chack if this is an
Officia	ıl Fo	orm 106A/B							Check if this is an amended filing
Sche	dul	e A/B: Prope	rty						12/1
category v responsibl write your	where le for name	ry, separately list and d you think it fits best. E supplying correct infor e and case number (if k cribe Each Residenc	Be as complete a mation. If more s nown). Answer e	nd ace pace very	ccurate as possible. If is needed, attach a se question.	two married peo eparate sheet to	ple are this fo	filing together, both a rm. On the top of any a	re equally
1. Do you	ı own	or have any legal or eq	juitable interest i	n an	y residence, building, l	and, or similar p	property	<i>j</i> ?	
✓	No. 0	Go to Part 2							
	Yes.	Where is the property?							
1.1	Stree	t address, if available, or o	other description	Wh	at is the property? Che Single-family home Duplex or multi-unit bui			the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
				H	Condominium or coope	· ·		Current value of the	Current value of the
				Ħ	Manufactured or mobile	home		entire property?	portion you own?
	Num	ber Street			Land			Describe the nature o	f vour ownership
	110111	on one			Investment property			interest (such as fee s	imple, tenancy by
	City	State	Zip Code	Н	Timeshare Other			the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the	e property? Chec	ck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			Ш	
				П	Debtor 2 only				
					Debtor 1 and Debtor 2	only			
					At least one of the debto	ors and another			
					er information you wis perty identification nu	_	this iter	n, such as local	
If you	own o	or have more than one, lis	st here:	pio	perty identification nu	ilibei <u>.</u>			
1.2	Stree	t address, if available, or o	other description	Wh	at is the property? Che Single-family home			the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
				H	Duplex or multi-unit bui Condominium or coope Manufactured or mobile	erative		Current value of the entire property?	Current value of the portion you own?
				H	Land				-
	Num	ber Street		Ē	Investment property Timeshare			Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	H	Other				
				Wh	o has an interest in the	e property? Chec	ck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			_	
					Debtor 2 only				
					Debtor 1 and Debtor 2	•			
					At least one of the debto				
					er information you wis perty identification nu		this iter	n, such as local	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 11 of 70

btor 1 Ni			Wadlington Case	number (if known)	
Fir	rst Name	Middle Name	Last Name		
3 Street	address, if available, or o		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Pu red claims on <i>Schedule L</i> ims Secured by Property.
		<u> </u>	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Numb	er Street	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee state of the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		mmunity property
	ne dollar value of the perator is attached for Part 1. W	ortion you own for	Other information you wish to add about this property identification number:all of your entries from Part 1, including any nere.		
ou own, own tha		r equitable interes you lease a vehicle,	t in any vehicles, whether they are registere also report it on Schedule G: Executory Contractorycles	-	
Yes					
3.1 M M Y	Лаке Лоdel: ′ear:	Kia Optima 2015	Who has an interest in the property? Chone. Debtor 1 only	the amount of any sec	claims or exemptions. Fured claims on Schedule aims Secured by Propert
	Approximate mileage: Other information:	80000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$7850.00	Current value of the portion you own? \$7850.00
			Check if this is community property instructions)	(see	
	Лаке Лodel: ′ear:	Nissan Sentra 2010	Who has an interest in the property? Chone.	the amount of any sec	claims or exemptions. ured claims on <i>Schedul</i> aims Secured by Proper
	Approximate mileage: Other information:	74000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$3850.00	Current value of the portion you own? \$1925.00
			Check if this is community property instructions)	(see	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 12 of 70

	Nicole First Name	Middle Name	Wadlington Last Name	Case number	ei (ii knowi)	
3.3	Make Model: Year: Approximate mileage:	- Wilder Name	Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule nims Secured by Property
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication	s and another	Current value of the entire property?	Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		who has an interest in the one. Debtor 1 only Debtor 2 only		the amount of any secu	claims or exemptions. P ared claims on Schedule aims Secured by Property Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	s and another		
Exar	nples: Boats, trailers, motors No Yes	·	er recreational vehicles, other i, fishing vessels, snowmobiles,	motorcycle accessori	ies	
Exar	nples: Boats, trailers, motors No Yes	·	Who has an interest in the one. Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	·	Who has an interest in the one.	motorcycle accessori property? Check hly is and another	Do not deduct secured the amount of any secu	· ·
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communications.	motorcycle accessori property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 13 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used mobile phone, tv \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 14 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$10.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: Chase \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 15 of 70

Debt	or 1 Nicole First Name	Middle Name	Wadlington Last Name	Case number (if known)	
20.	Negotiable instruments in Non-negotiable instruments. No No Yes. Give specific	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes, and	money orders.	
	information about them	Issuer name:			
21.		accounts RA, ERISA, Keogh, 401(k), 403(b),	thrift savings accounts, or other	er pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:	-	
	separately.	Pension plan:			
		IRA:			
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	r a periodic payment of money to	you, either for life or for a numb	per of years)	
	✓ No Yes	Issuer name and description:			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 16 of 70

Debto	or 1 Nicole First Name	Middle	Wadlington Name Last Name	Case number (if known)	
				under a qualified state tuition program.	
	26 U.S.C. §§ 5	530(b)(1), 529A(b), and 529	(0)(1).		
		Institution name and descri	otion. Separately file the records of any in	nterests.11 U.S.C. § 521(c):	
	_				·
					·
25.	Trusts, equita	 able or future interests in	property (other than anything listed in	line 1), and rights or powers	
		or your benefit			
	✓ No Yes. Descri	ribe			
26.			secrets, and other intellectual prope es, proceeds from royalties and licensing		
	No No	and domain names, websit	so, proceeds from royalties and hornsing	agreements	
	Yes. Desc	ribe			
27.		nchises, and other genera Iding permits, exclusive licen	I intangibles ses, cooperative association holdings, lic	quor licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mon	ev or proper	ty owed to you?			Current value of the
IVIOII	ey or proper	ty owed to you:			portion you own?
					Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you			
	☐ No ✓ Yes. Give s	specific information	Anticipated 2017 Tax Refund: EIC & CT	C Federal:	\$5768.00
'		t them, including whether already filed the returns	Anticipated 2017 Tax Refund		
	and t	he tax years		State:	\$0.00
29.	Family support	t		Local:	\$0.00
			spousal support, child support, maintena	ance, divorce settlement, property settlemer	nt
	No No	and the test and the second		Alimony:	\$0.00
	Yes. Give s	specific information		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Divorce settlement: Property settlement:	\$0.00 \$0.00
		s someone owes you aid wages. disability insuran	ce payments, disability henefits, sick nav	Property settlement:	
	Examples: Unp	aid wages, disability insuran	ce payments, disability benefits, sick pay oans you made to someone else	Property settlement:	
	Examples: Unp	aid wages, disability insuran al Security benefits; unpaid		Property settlement:	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 17 of 70

Deb	tor 1 Nicole	Wadlington	Case number (if known)	
	First Name Midd	lle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insuran	nce; health savings account (HSA); credit, hon	neowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due yo If you are the beneficiary of a living trust, property because someone has died.	u from someone who has died expect proceeds from a life insurance policy, or	or are currently entitled to receive	
	No Yes. Describe			
33.	Claims against third parties, whether Examples: Accidents, employment disput	or not you have filed a lawsuit or made a dees, insurance claims, or rights to sue	demand for payment	
	✓ No Yes. Describe			
34.	Other contingent and unliquidated cla to set off claims	aims of every nature, including countercla	ims of the debtor and rights	
	✓ No ☐ Yes. Describe			
35.	Any financial assets you did not alread	dy list		
	Ves. Describe			
36.		ies from Part 4, including any entries for p		\$5778.00
Part	5: Describe Any Business-Relate	ed Property You Own or Have an Inte	erest In. List any real estate in Part	1.
		able interest in any business-related prop		
37.	No. Go to Part 6. Yes. Go to line 38.	able interest in any business-related prop	Cu po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or commissions y	ou already earned	J.	Computer
	✓ No ☐ Yes. Describe			
39.		oplies oftware, modems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, electro	onic devices
	Ves. Describe			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 18 of 70

Debt	tor 1 Nicole	Wadlington	Case number (if known)	
	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your tra	ade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
41	Inventory			
71.	inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				_
43. (Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.C.	8 101(41A))?	
	Li reel de yeur mete mienade percentamy identim	nable internation (ac defined in 11 Greek	3	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	N.	-		
	✓ No			
	Yes. Give specific			
	information	-		
				
				
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for page	s you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 11 . A . E	······································	0	
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list it		Own or Have an Interest In.	
	ii you own or have an interest in farmand, list i	tili Fait I.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animala			or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, lattit-taised listi			
	✓ No			
	Yes. Describe			
	—			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 19 of 70

Deb	tor 1 Nicole	Wadlington	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49	Farm and fishing equipment, implements, machinery, fixtu	res and tools of trade		
10.		iroo, and toolo or trado		
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
	_			
51	Any farm- and commercial fishing-related property you did	1 not already list		
31.		a not an eady not		
	✓ No			
	Yes. Describe			
52 A	dd the dollar value of all of your entries from Part 6, includi	ng any entries for nage	es vou have attached	
	art 6. Write that number here		=	
•			L	
Part	• •		Not List Above	
53.	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	list?		
	Yes. Give specific information			
54 A	dd the dollar value of all of your entries from Part 7. Write t	hat number here		•
JT. A	du the donar value of all of your entires from Fart 7. Write t	nat number nere		
Part	List the Totals of Each Part of this Form			· · · · · · · · · · · · · · · · · · ·
55. I	Part 1: Total real estate, line 2			
56. լ	part 2 total vehicles, line 5	\$9775.00		
57. F	art 3: Total personal and household items, line 15		_	
		\$800.00	_	
ეგ. F	art 4: Total financial assets, line 36	\$5778.00	<u> </u>	
59.1	Part 5: Total business-related property, line 45		_	
60. I	Part 6: Total farm- and fishing-related property, line 52			
61.1	Part 7: Total other property not listed, line 54		_	
62.	Fotal personal property. Add lines 56 through 61	·· \$16353.00	Copy personal property total	+ \$16353.00
			Copy personal property total	
				\$16353.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 20 of 70

Fill in this info	ormation to identify your case	e:			
Debtor 1	Nicole		Wadlington		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: N	lorthern	District of Illinois		
Case number			(State)		
(If known)					Check if this is a
Official	Form 106C				amended filing
Schedu	le C: The Prope	rtv You Claim	as Exempt		04/1
additional pa	ages, write your name and m of property you claim ific dollar amount as ex	d case number (if knov as exempt, you mus empt. Alternatively, y	wn). st specify the amount of the you may claim the full fair m	exemption you arket value of t	Page as necessary. On the top of an claim. One way of doing so is to the property being exempted up to ts to receive certain benefits, and
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You	retirement funds—may that limits the exemption tion would be limited to ntify the Property You Cet of exemptions are you claure claiming state and federal exemptions are claiming federal exemptions.	be unlimited in dolla on to a particular doll the applicable statut claim as Exempt aiming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(I	r amount. However, if you car amount and the value of cory amount. even if your spouse is filing with your spouse. \$ 522(b)(3)	elaim an exempt the property is	tion of 100% of fair market value
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any	retirement funds—may that limits the exemption tion would be limited to ntify the Property You Cet of exemptions are you claure claiming state and federal exemptions are claiming federal exemptions of the property and scription of the property and schedule A/B that lists this	be unlimited in dolla on to a particular doll the applicable statut claim as Exempt aiming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(I le A/B that you claim as d Current value of the portion you own	even if your spouse is filing with you compared the value of sory amount. even if your spouse is filing with your spouse is fili	elaim an exempthe property is	
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any Brief de line on s	retirement funds—may that limits the exemption tion would be limited to ntify the Property You Cet of exemptions are you claure claiming state and federal exemptions are claiming federal exemptions of the property and scription of the property and schedule A/B that lists this	be unlimited in dolla on to a particular doll the applicable statuted aliming as Exempt are aliming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(late A/B that you claim are described as a control of the portion you	even if your spouse is filing with you compared the value of sory amount. even if your spouse is filing with your spouse is fili	elaim an exempthe property is	tion of 100% of fair market value determined to exceed that amoun
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any Brief de line on s property Brief descriptic Kia Line from	retirement funds—may that limits the exemption tion would be limited to ntify the Property You Cet of exemptions are you claure claiming state and federal exemptions are claiming federal exemptions of the property and scription of the property an	be unlimited in dolla on to a particular doll the applicable statut claim as Exempt aiming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(late A/B that you claim as defect the portion you own Copy the value fro	even if your spouse is filing with you compared the value of sory amount. even if your spouse is filing with your spouse is fili	the property is you. below. ou claim exemption.	tion of 100% of fair market value determined to exceed that amoun
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any Brief de line on s properts Brief descriptic Kia Line from Scheduke Brief	retirement funds—may that limits the exemption would be limited to ntify the Property You Cet of exemptions are you classed are claiming state and federal exemptions of the property you list on Schedus scription of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and scription of the property and Schedule A/B that lists this your contractions of the property and scription	be unlimited in dolla on to a particular doll the applicable statut claim as Exempt aiming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(late A/B that you claim as declar of the portion you own Copy the value fro Schedule A/B \$7,850.00	r amount. However, if you car amount and the value of cory amount. even if your spouse is filing with your spouse is filing with your spouse is filing with you mptions. 11 U.S.C. § 522(b)(3) (2) s exempt, fill in the information Amount of the exemption your check only one box for each market value.	the property is you. below. ou claim exemption.	tion of 100% of fair market value determined to exceed that amount specific laws that allow exemption 735 ILCS 5/12-1001(c); 735 ILCS
tax-exempt under a law your exemp Part 1: Ide 1. Which s You You 2. For any Brief de line on s properts Brief descriptic Kia Line fron Schedule Brief descriptic	retirement funds—may that limits the exemption would be limited to ntify the Property You Cet of exemptions are you classed are claiming state and federal exemptions of the property you list on Schedus scription of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and Schedule A/B that lists this your contractions of the property and scription of the property and Schedule A/B that lists this your contractions of the property and scription	be unlimited in dolla on to a particular doll the applicable statut claim as Exempt aiming? Check one only, eral nonbankruptcy executions. 11 U.S.C. § 522(late A/B that you claim as described by the portion you own Copy the value fro Schedule A/B	r amount. However, if you car amount and the value of cory amount. even if your spouse is filing with your spouse is filing with your spouse is filing with you mptions. 11 U.S.C. § 522(b)(3) (2) s exempt, fill in the information Amount of the exemption your check only one box for each market value.	claim an exemptithe property is vou. below. ou claim exemption.	Specific laws that allow exemption 735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 21 of 70

Debtor 1 Nicole Wadlington Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: <u>Used Household Goods</u> Line from	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 06 Brief description:	\$0.00	\$0	735 ILCS 5/12-1001(b)
Checking account, Chase Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	_
Brief description: Savings account, Chase	\$0.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B:17 Brief description:	\$400.00	applicable statutory limit	735 ILCS 5/12-1001(b)
Used mobile phone, tv Line from Schedule A/B: 07		\$400.00 100% of fair market value, up to any applicable statutory limit	_
Brief description: Cash in hand	\$10.00	\$10.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	725 00 5 (42, 1004(a)/4), 725 0
Brief description: Federal, Anticipated 2017 Tax Refund: EIC & CTC	\$1,914.00	\$1,914.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1); 735 ILCS 5/12-1001(b)
Line from Schedule A/B: 28			
Brief description: Federal, Anticipated	\$3,854.00	\$3,390.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
2017 Tax Refund Line from Schedule A/B: 28		applicable statutory limit	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 22 of 70

Fill in	this information to identify your ca	sa.			
1 111 1111	this information to identity your ca	SC.			
Debto	or 1 Nicole First Name	Wadlington Middle Name Last Name			
Debto		Wildule Name Last Name			
	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
	number	(State)			
(If knov	<u> </u>		_	П	Check if this is a
	icial Form 106D			_	amended filing
Scl	hedule D: Credite	ors Who Have Claims Secure	ed by Prop	erty	12/1
		ole. If two married people are filing together, both are equional Page, fill it out, number the entries, and attach it to			
	and case number (if known).	mai rage, iii it out, number the entries, and attach it to	inis ionii. On the top	or any additional pay	ges, write your
1. I	Do any creditors have claims se	ecured by your property?			
- 1	No. Check this box and subm	nit this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.		tor has more than one secured claim, list the creditor	Column A	Column B	Column C
		nan one creditor has a particular claim, list the other creditors	Amount of claim	Value of	Unsecured
	name.	the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
			value of conatoral.	this claim	ii airy
2.1	OVERLND BOND	Describe the property that secures the claim:	\$6,763.00	\$3,850.00	\$2,913.00
	Creditor's Name 4701 W FULLERTON	2010 Nissan Sentra			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	·	Contingent			
	CHICAGO IL 60639	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	= *			
	to a community debt	Other (including a right to offset)			
	Date debt was 11/2014 incurred	Last 4 digits of account number3469			
2.2	BRIDGECREST CREDIT Creditor's Name	Describe the property that secures the claim:	\$19,000.00	\$7,850.00	<u>\$11,150.0</u> 0
	4020 E INDIAN SCHOOL RD Number Street	Kia Optima Value: \$7,850.00 As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
	PHOENIX AZ 85018	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.				
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
		your entries in Column A on this page. Write that number	\$25,763.00		
	here:	Joseph Control of Control A on this page. Write that Humber	Ψ20,700.00		

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 23 of 70

Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Nicole		Wadlington				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number nown)							
Of	ficial F	orm 106E/F				Che	eck if this is an	amended filing
						_		
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	ecured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	could result in a clair expired Leases (Officia Secured by Property.	ms and Part 2 for creditors wi n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	s on <i>Sched</i> iny creditor the Part yo	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against y	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoust ding to the creditor's nar particular claim, list the c		both priority	and nonprior	rity amounts.
1						Tatal	Deignite	Managiagitu

claim

amount

amount

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 24 of 70

Debto	1 Nicole First Name Middle Name	Wadlington Last Name	Case number (if known)	
Part 2	■			
3. Do	o any creditors have nonpriority unsecured claims ag No. You have nothing to report in this part. Submit Yes. st all of your nonpriority unsecured claims in the alphasecured claim, list the creditor separately for each claim. In the other than one creditor holds a particular claim, list the other.	ainst you? this form to the court wit nabetical order of the cr For each claim listed, identi	reditor who holds each claim. If a creditor has mo ify what type of claim it is. Do not list claims already	included in Part 1.
Pa	age of Part 2.			Total claim
4.1	AMCA Nonpriority Creditor's Name 2269 S SAW MILL RIVER ROAD Number Street	When was	gits of account number 7030 s the debt incurred? 5/2017 date you file, the claim is: Check all that apply.	**Total claim** **574.00***
	ELMSFORD New York 10523 City State Zip Cod Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Continue Unlique Disput Type of Not Studen Obligat divorce Debts debts	ngent uidated ted ONPRIORITY unsecured claim: nt loans ations arising out of a separation agreement or be that you did not report as priority claims to pension or profit-sharing plans, and other similar	
4.2	ARS ACCOUNT RESOLUTION Nonpriority Creditor's Name PO BOX 459079 Number Street Fort Lauderdale Florida 33345 City State Zip Cod Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was As of the continuous Co	uidated ted ONPRIORITY unsecured claim: nt loans ations arising out of a separation agreement or be that you did not report as priority claims to pension or profit-sharing plans, and other similar	\$397.00
4.3	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia 30144 City State Zip Coc Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the de Continued Disputible Studen Colligation C	uidated ted ONPRIORITY unsecured claim: nt loans ations arising out of a separation agreement or be that you did not report as priority claims to pension or profit-sharing plans, and other similar	<u>\$617.00</u>

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 25 of 70

Debtor 1 Nicole Wadlington Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C	Last 4 digits of account number 3947 When was the debt incurred? 3/2016	\$492.00
	Number Street 1825 Barrett Lakes Blvd Suite 510	As of the date you file, the claim is: Check all that apply. Contingent	
	Kennesaw Georgia 30144 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.5	CCS/FIRST NATIONAL BAN Nonpriority Creditor's Name	Last 4 digits of account number 0314	\$330.00
	500 E 60TH ST N Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	SIOUX FALLS South Dakota 57104 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes	debts Other. Specify CreditCard	
4.6	CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875	— Last 4 digits of account number 5214 When was the debt incurred? 5/2014	\$1,152.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts Other. Specify CreditCard	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 26 of 70

Debtor 1 Nicole Wadlington Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2			
4.7	After listing any entries on this page, number them beginning wit CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street	th 4.5, followed by 4.6, and so forth. Last 4 digits of account number 2492 When was the debt incurred? 6/2016	\$520.00
	LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.8	CREDITONEBNK Nonpriority Creditor's Name PO BOX 98872 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 7/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$920.00
4.9	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 8906 When was the debt incurred? 5/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$1,005.00

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 27 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FIRST PREMIER BANK \$330.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 10/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 J.R.S.-I, Inc \$0.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Stephen J Fink When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. 25 E Washington #1233 Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Notice only Is the claim subject to offset? **✓** No Yes KAY JEWELERS 4.12 \$238.00 0636 Last 4 digits of account number Nonpriority Creditor's Name 375 GHENT RD When was the debt incurred? 3/2017 Number As of the date you file, the claim is: Check all that apply. Contingent AKRON 44333 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ CreditCard Is the claim subject to offset?

✓ No Yes

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 28 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$135.00 Last 4 digits of account number Nonpriority Creditor's Name 9111 DUKE BLVD When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent MASON Ohio 45040 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 MERRICK BANK CORP \$1,669.00 Last 4 digits of account number 0901 Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes METROPLTN AU 4.15 \$4,762.00 Last 4 digits of account number Nonpriority Creditor's Name 103 E 147th St When was the debt incurred? 12/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60426 Harvey City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ 30 Automobile Is the claim subject to offset?

✓ No Yes

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 29 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 MIDAMERICA/MILESTONE/G \$298.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2016 PO BOX 4499 Number Street As of the date you file, the claim is: Check all that apply. Contingent BEAVERTON Oregon 97076 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.17 NTL ACCT SRV \$500.00 Last 4 digits of account number 3294 Nonpriority Creditor's Name 1246 University # 421 When was the debt incurred? 12/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Paul Minnesota 55104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 08 FIFTH **✓** No Other. Specify THIRD BANK Yes 4.18 Santander Consumer USA \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 14101 MYFORD RD FL 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TUSTIN California 92780 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Notice only Is the claim subject to offset?

✓ No Yes

Entered 10/10/17 18:19:45 Desc Main Case 17-30397 Doc 1 Filed 10/10/17 Document Page 30 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Steven J. Fink \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 25 E. Washington # Suite 1233 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Notice only Is the claim subject to offset? **✓** No Yes 4.20 SYNCB/CAR CARE SYN CAR \$297.00 3630 Last 4 digits of account number ___ Nonpriority Creditor's Name 12/2016 PO BOX 965036 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes TRUST REC SV 4.21 \$785.00 0260 Last 4 digits of account number Nonpriority Creditor's Name 541 OTIS BOWEN DRIVE When was the debt incurred? 3/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 46321 MUNSTER Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 01

✓ No

Yes

Other. Specify

CHICAGO CENTER FOR

WOMENS HEAL

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 31 of 70

Debtor 1 Nicole Wadlington __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 \$59.00 TRUST REC SV 0262 Last 4 digits of account number Nonpriority Creditor's Name 541 OTIS BOWEN DRIVE When was the debt incurred? 3/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent MUNSTER 46321 Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 01 ✓** No CHICAGO CENTER FOR **WOMENS HEAL** Other. Specify Yes

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 32 of 70

Debtor 1 Nicole Wadlington Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reportinç	j purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	de. Total. Add lilles da tillougii du.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,580.00	
	6i Total Add lines 6f through 6i	6i	\$14,580.00	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 33 of 70

Fill in this information to identify your case:							
Debtor 1	Nicole	Wadlington					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(-1115)				

Official Form 106G

Check if this is an					
amended filing					

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	nny with whom you have	the contract or lease	State what the contract or lease is for
2.1	Wayne-Mar Apartn Name 650 Chapell	nents LLC		Residential Lease, Debtor is Lessee, Month to Month
	Number	Street		
	Calumet City	Illinois	60409	
	City	State	Zip Code	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main

			Doo	cument Page	34 of 70
Fill in t	this infor	mation to identify your o	case:		
Debto	r 1	Nicole		Wadlington	
		First Name	Middle Name	Last Name	
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name	
United	States E	sankruptcy Court for the:	Northern	District of Illinois	
Case r	number			(State)	
(If know					
					Check if this is an amended filing
Offi	cial	Form 106H			
Sch	edul	e H: Your Co	debtors		12/15
2.	☐ No ✓ Ye Within t Californi ✓ No	he last 8 years, have you, a, Idaho, Louisiana, Neva b. Go to line 3. ss. Did your spouse, for	ada, New Mexico, Puerto Ric	operty state or territory? o, Texas, Washington, and alent live with you at the	? (Community property states and territories include Arizona, d Wisconsin.)
		Name of your spouse,	former spouse, or legal equiv	valent	
		Number Street			<u> </u>
		City	State	Zip Code	e
3.	again a	s a codebtor only if tha	t person is a guarantor or	cosigner. Make sure you	if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D), hedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	Drocks	Tomiko			_
0.1	Brooks, Name	таппка			Schedule D, line 2.1

Official Form 106H Schedule H: Your Codebtors page 1

60633

Zip Code

14401 S Yates Ave Apt 2

Illinois State

Street

Number

Chicago City

Schedule E/F, line_____

Schedule G, line

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 35 of 70

		20.	oamone	. ago oc	, 01 10		
Fill in this in	formation to identify	your case:					
Debtor 1	Nicole		Wadlir	naton			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing	Tiret Neme	Middle None	Loot N	lama	_	An amended filing	
(Spouse, ii iiiii)	First Name	Middle Name	Last N			A supplement showing post-petition	n chantor 19
United States the: Case number	Bankruptcy Court for	Northern	District of Illi	inois State)		expenses as of the following date:	пспартегт
(If known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
spouse. If me number (if k	•	, attach a separate she y question.	•		• •	not include information about ional pages, write your name a	-
Fill in you informati	ur employment		Debtor 1			Debtor 2	
		Employment status				Employed	
-	e more than one job, eparate page with		Emplo Not Er	mployed		Not Employed	
informatio employers	n about additional s.	Occupation	Security S				
	art time, seasonal, or byed work.	Employer's name	Securitas S	Security Service	urity Services USA, Inc		
		Employer's address	150 S. Wa	acker LL #50			
	on may include student naker, if it applies.		Number Sti	reet		Number Street	
			Chicago	Illinois	60606		
			City	State	Zip Code	City State Zip	p Code
		How long employed there?					
Part 2: Gi	ve Details About N	Nonthly Income					
spouse unle	ss you are separated.	e more than one employer,				write \$0 in the space. Include your or that person on the lines below. If	
				For	Debtor 1	For Debtor 2 or non-filing spouse	
 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 				2.	\$2,764.67		
3. Estima	te and list monthly over	rtime pay.		3.	+ \$0.00		
4. Calculate gross income. Add line 2 + line 3.				4.	\$2,764.67		

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 36 of 70

Debtor 1Nicole First Name Middle Name	Wadlington Last Name	Case number known)	(if	
. not realite	<u> </u>	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,764.67		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$504.36		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$119.99		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5\epsilon + 5h$.	e +5f + 5g 6.	\$624.35		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$2,140.32		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm	_			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse dependent regularly receive	, or a			
Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	nce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receiv Include cash assistance and the value (if known) of any nor cash assistance that you receive, such as food stamps (ben under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	۱-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +		\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filin	10. Ig spouse	\$2,140.32 +	=	\$2,140.32
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or a	your household, your	dependents, your roomma		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amou Write that amount on the Summary of Schedules and Statistical				\$2,140.32 Combined
13. Do you expect an increase or decrease within the year af	iter you file this form	?		monthly income
Yes. Explain:				

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 37 of 70

		Docu	ment Page 37 of 70)	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Nicole First Name	Middle Name	Wadlington Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filing	g
United States E	Bankruptcy Court for th		District of Illinois		owing post-petition chapter 13 ne following date:
Case number (If known)			(State)	MM / DD / YYYY	
Official	Form 106J			WWW.7 557 1111	
	e J: Your Ex				12/15
Scriedur	e o. Tour Ex	penses			12/13
information. If	•		e filing together, both are equall form. On the top of any additions		
	cribe Your Househ	nold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	oes Debtor 2 live in a	separate household?			
	¬ No				
	_	file Official Forms 106J-2, Expen	ses for Separate Household of Debi	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	No			
than yourself and dependents	_	Yes			
) f				
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
	of a date after the bar		ou are using this form as a suppl plemental Schedule J, check the		
	•	n-cash government assistance i d it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		\$700.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 38 of 70

Debtor 1 Nicole Wadlington Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$120.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$275.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$15.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$125.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$450.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	£0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 39 of 70

Debtor 1 Nicol			Wadlington	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
22 Coloulata	your monthly expense					
		5.				\$2,130.00
	nes 4 through 21.	(D) (\$0.00
	, , ,	,, ,	from Official Form 106J-2			\$2,130.00
22c. Add lii	ne 22a and 22b. The res	ult is your monthly expe	enses.		22.	
23. Calculate	your monthly net incor	me.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$2,140.32
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,130.00
	act your monthly expense	, ,	come.			\$10.32
The r	esult is your monthly net	income.			23c	
			oan within the year or do you codification to the terms of y			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 40 of 70

Fill in this information to identify your case:							
Debtor 1	Nicole		Wadlington				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)		_	(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Nicole Wadlington	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 10/10/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 41 of 70

and accurate as poore space is needen). Answer every quetails About Your recurrent marital st	Middle Na Middle Na Northern Al Affairs for a separate of	District of Illing (S	Filing for g together, both m. On the top of	are equally	responsible fo	Check if this is a amended filing 04/1 r supplying correct te your name and case
or Financia and accurate as poore space is needed a). Answer every quetails About Your r current marital st	Middle Na Northern Al Affairs for each, attach a separatestion. Marital Status a satus?	ame Last Na ame Last Na District of Illii (S Dr Individuals rried people are filing rate sheet to this for	Filing for g together, both m. On the top of	are equally	responsible fo	amended filing 04/1 r supplying correct
of Financia and accurate as poore space is needed a). Answer every quetails About Your recurrent marital standarried	Northern Al Affairs for pssible. If two marked, attach a separatuestion. Marital Status a satus?	District of Illing (S	Filing for g together, both m. On the top of	are equally	responsible fo	amended filing 04/1 r supplying correct
of Financia of Financia and accurate as poore space is needed n). Answer every quetails About Your r current marital st	al Affairs for pssible. If two mared, attach a separatestion. Marital Status and status and status?	or Individuals rried people are filing rate sheet to this for	Filing for g together, both m. On the top of	are equally	responsible fo	amended filing 04/1 r supplying correct
of Financia and accurate as poore space is needed a). Answer every quetails About Your r current marital st	essible. If two ma ed, attach a separ juestion. Marital Status a	or Individuals rried people are filing rate sheet to this for and Where You Live	Filing for g together, both m. On the top of	are equally	responsible fo	amended filing 04/1 r supplying correct
of Financia and accurate as poore space is needed n). Answer every quetails About Your r current marital st	essible. If two ma ed, attach a separ juestion. Marital Status a	rried people are filing rate sheet to this for and Where You Live	g together, both m. On the top of ed Before	are equally	responsible fo	amended filing 04/1 r supplying correct
of Financia and accurate as poore space is needed n). Answer every quetails About Your r current marital st	essible. If two ma ed, attach a separ juestion. Marital Status a	rried people are filing rate sheet to this for and Where You Live	g together, both m. On the top of ed Before	are equally	responsible fo	amended filing 04/1 r supplying correct
and accurate as poore space is needen). Answer every quetails About Your recurrent marital st	essible. If two ma ed, attach a separ juestion. Marital Status a	rried people are filing rate sheet to this for and Where You Live	g together, both m. On the top of ed Before	are equally	responsible fo	r supplying correct
and accurate as poore space is needen). Answer every quetails About Your recurrent marital st	essible. If two ma ed, attach a separ juestion. Marital Status a	rried people are filing rate sheet to this for and Where You Live	g together, both m. On the top of ed Before	are equally	responsible fo	r supplying correct
r current marital st d rried	atus?					
d rried		other than where you	live now?			
rried	ou lived anywhere	other than where you	live now?			
	ou lived anywhere	other than where you	live now?			
ast 3 years, have yo	ou lived anywhere	other than where you	live now?			
st all of the places yo	ou lived in the last 3	3 years. Do not include	e where you live n	ow.		
1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
			Same as	Debtor 1		Same as Debtor 1
r Street		From	Number Stree			- From
		То				To
						_
State	Zip Code				Zip Code	Comp on Dobtor 1
			Same as	Debtor 1		Same as Debtor 1
r Street		From	Number Stree	et		From
		То				_ To
State	Zip Code		Citv	State	Zip Code	_
- Julio	p				p 0000	
	1: Street State State State	1: Street State Zip Code Street State Zip Code	Dates Debtor 1 lived there From To State Zip Code State Zip Code State Zip Code State Zip Code State Zip Code	Dates Debtor 1 lived there Same as	Street From Number Street State Zip Code From Same as Debtor 1 City State Same as Debtor 1 State Zip Code From Same as Debtor 1 State Zip Code City State Number Street City State State Street State Zip Code City State	Dates Debtor 1 lived there Debtor 2: Same as Debtor 1 From Number Street State Zip Code City State Zip Code Same as Debtor 1 From Same as Debtor 1 Street To Number Street

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 42 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$25833.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$32723.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$21994.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 43 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 44 of 70

nsider?	or 1	Nicole			Wa	adlington	Case number	(if known)
insider shame Number Street No Yes. List all payments to an insider. Dates of payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments are considered and payments are		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment	nsi orp ige	ders include your porations of which nt, including one	relatives; a ı you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Total amount paid Amount you still owe Reason for this payment	✓	No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Insider's Name Number Street Insider's Name Number Street Include payments on debts guaranteed or cosigned by an insider. No Yes, List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		Yes. List all pay	ments to	an insider.				
Number Street City State Zip Code								Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No ☐ Yes. List all payments that benefited an insider. ☐ Dates of payment ☐ Total amount you still owe ☐ Insider's Name ☐ Number Street ☐ Insider's Name ☐ Number Street ☐ Insider's Name ☐ Number Street		Number Street						
Number Street City State Zip Code	_	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount pou still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zin Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on		_	sider. Dates of		-	1.
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Insider's Name						
City State Zin Code		Number Street						
		City	State	Zin Code				

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 45 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 46 of 70

Debt	tor 1 Nicole	Wadlington	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 47 of 70

	Nicole	Wadlington Case number (if k	rnown)	
	First Name Middle Name	Last Name		
l. Wit	thin 2 years before you filed for bankruptcy, d	id you give any gifts or contributions with a total valu	ue of more than \$600	to any charity?
	I No			
✓	No			
	Yes. Fill in the details for each gift or contribu	ution.		
_	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Describe what you contributed	contributed	value
	that total more than \$000		Contributed	
	Charity's Name	_		
	•			
		_		
	Normalia are Obra at	_		
	Number Street			
	011	<u> </u>		
	City State Zip Code			
	l <u>.</u>			
rt 6:	List Certain Losses			
	nbling? No Yes. Fill in the details.	since you filed for bankruptcy, did you lose anything b	,	
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of <i>Schedule</i>		
		A/B: Property.		
	List Certain Payments or Transfers			
	lude any attorneys, bankruptcy petition preparers,	<pre>iptcy petition? or credit counseling agencies for services required in you</pre>	r bankruptcy.	
	No	or credit counseling agencies for services required in you	r bankruptcy.	
✓			r bankruptcy.	
□	No	or credit counseling agencies for services required in you		Amount of
□	No	or credit counseling agencies for services required in you Description and value of any property	Date payment	Amount of
✓	No	or credit counseling agencies for services required in you	Date payment or transfer	Amount of payment
□	No Yes. Fill in the details.	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm	or credit counseling agencies for services required in you Description and value of any property	Date payment or transfer	
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 48 of 70

Debt		Nicole		Wadlington	Case number (if kn	own)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credit not include any payment or	tors or to make paym		our behalf pay or trans	sfer any property to a	inyone who promised to
	<u></u>	No					
	Ш	Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	ordinary course of your bude both outright transfers a transfers that you have alreated. No Yes. Fill in the details.	and transfers made as s	ecurity (such as the granting of a	a security interest or mo	rtgage on your propert	y). Do not include gifts
	_			Description and value of p transferred		any property or s received or debts p nge	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		l you transfer any property to	a self-settled trust or	similar device of whi	ch you are a
	_	No	,				
		Yes. Fill in the details.					
				Description and value of	the property transferi	red	Date transfer was made
		Name of trust					

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 49 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 50 of 70

Wadlington Debtor 1 Nicole Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 51 of 70

Deb	tor 1	Nicole			Wad	dlington	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	Last	Name			<u>-</u>		
26.		e you been a part	y in any judio	cial or administ	rative procee	ding under	any environmer	ntal law? In	clude settle	ments and ord	lers.
		Yes. Fill in the def	tails.								
	ш				Court or age	ncv		Nature (of the case		Status of the
											case
		Case title									Pending
					Court Name						
		Case number			NumberStreet	t					On appeal
											Concluded
					City	State	Zip Code				
Pari	t 11:	Give Details Al	bout Your E	Business or Co	onnections	to Any Bu	siness				
27	\A/;+1	ain 4 voore before	vou filed for	hankruntav di	d vou own o b	uninasa ar	have any of the	following o	onnoctions t	o ony husinos	n2
21.	WILI	nin 4 years before	you liled for	bankruptcy, die	a you own a b	usiness or	nave any or the	ionowing c	onnections t	o any busines	sr
		A sole propri	ietor or self-e	employed in a tra	ade, profession	on, or other	r activity, either f	full-time or p	oart-time		
		A member of	f a limited lial	bility company (I	LLC) or limited	d liability pa	artnership (LLP)				
		A partner in	a partnership	o							
		An officer, di	rector, or ma	anaging executiv	ve of a corpo	ration					
		_		of the voting or e	-		poration				
		_									
	✓	No. None of the a									
		Yes. Check all the	at apply abo	ve and fill in the	details below	<i>i</i> for each b	ousiness.				
					Descri	be the natu	ure of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	Ctata	Zin Codo	Name	of account	ant or bookkeep	er	_	_	
		City	State	Zip Code					From	10	
					Descri	be the natu	ure of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
		Business Name			_				EIN:		
		Number Street				_			Dates busi	ness existed	
		-			Name (of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Descri	he the nati	ure of the busine	286	Employer I	dentification	number Do not
					Descri	oc the nate	are or the busine	.00			number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Dates busi	ness existed	
		Hamber Street			Name	of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
		•		•						'``	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 52 of 70

Debtor	1 Nicole		Wadlington	Case number (if known)
	First Name	Middle Name	Last Name	
	fithin 2 years before you filed reditors, or other parties.	d for bankruptcy, did yo	u give a financial statement	to anyone about your business? Include all financial institutions,
	Yes. Fill in the details belo	W.		
			Date issued	
			MM/DD 0000/	
	Name		MM/DD/YYYY	
	Number Street		=	
	Number Street			
	City State	Zip Code	_	
	_	·		
Part 12	2: Sign Below			
true	e and correct. I understand tankruptcy case can result in	that making a false stat n fines up to \$250,000, o	tement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are an or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/S/ INICOIE VV	0		
	Signature of De	otor 1		Signature of Debtor 2
	Date 10/10/201	17		Date
Did	vou attach additional nago	s to Vour Statement of	Einanoial Affaire for Individu	als Filing for Bankruptcy (Official Form 107)?
Dia	you attach additional pages	s to rour statement or	rillaliciai Alialis loi illulviuu	als Filling for Ballkruptcy (Official Form 107):
✓	No			
	Yes			
Did	you pay or agree to pay son	neone who is not an att	orney to help you fill out ba	nkruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 53 of 70

Fill in this information to identify your case:					
Debtor 1	Nicole		Wadlington		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: OVERLND BOND Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2010 Nissan Sentra Retain the property and [explain]: Creditor's Surrender the property. No. name: BRIDGECREST CREDIT Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Kia Optima | Value: \$7,850.00 securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 54 of 70

Debtor	Nicole		Wadlington	Case number	(if
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Pe	ersonal Property Lease	es		
				y Contracts and Unexpi	red Leases (Official Form 106G), fill in the
informa		estate leases. Unexpired	leases are leases that	are still in effect; the l	ease period has not yet ended. You may
Des	scribe your unexpired perso	onal property leases			Will the lease be assumed?
Les	ssor's name:				☐ No ☐ Yes
	scription of leased operty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased operty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased operty:				
Les	ssor's name:				□ No □ Yes
	scription of leased operty:				
Dort O	Sign Below				
		are that I have indicated r	ny intention about any	property of my estate	that secures a debt and any personal
prop	erty that is subject to an u	nexpired lease.			
¥	/s/ Nicole Wadlington		×		
_	ignature of Debtor 1			nature of Debtor 2	
D	Date 10/10/2017 MM/DD/YYYY		Da	te MM/DD/YYYY	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 55 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern D			
In re_	Nicole Wadlington		Ca	se No.	(If known)
	Debtor		Ch	napter	Chapter 7
			OI		Onaptor 1
	DISCLOSURE OF C	OMPENSA1	TION OF ATTO	RNEY FO	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of	ear before the filing of	f the petition in bankrupto	y, or agreed to I	oe paid to me, for services
	For legal services, I have agreed to acce	ept			\$1,765.00
	Prior to the filing of this statement I have	ve received			\$0.00
	Balance Due				\$1,765.00
2	. The source of the compensation paid to	o me was:			
	✓ Debtor	Other (spe	ecify)		
3	. The source of the compensation paid to	o me is:			
	✓ Debtor	Other (spe	ecify)		
4	. I have not agreed to share the above members and associates of my law	re-disclosed compens firm.	sation with any other pers	on unless they	are
	I have agreed to share the above-d members or associates of my law fi the people sharing in the compens	irm. A copy of the agı			
5	. In return for the above-disclosed fee, I I	nave agreed to rende	legal service for all aspec	ts of the bankru	uptcy case, including:
	 a. Analysis of the debtor's financial bankruptcy; 	al situation, and rend	ering advice to the debtor	in determining	whether to file a petition in
	b. Preparation and filing of any pe	tition, schedules, sta	tements of affairs and plar	n which may be	required;
	c. Representation of the debtor at	the meeting of credit	ors and confirmation hear	ing, and any ac	ljourned hearings thereof;
6	. By agreement with the debtor(s), the ab	ove-disclosed fee do	es not include the following	ng services:	
		CERT	TFICATION		
	I certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any agre	ement or arrangement for	payment to me	e for representation of the
	10/10/2017		/s/ Alexande	r Preber	
	Date		Signature of A	Attorney	
			Semrad Lav	v Firm	
	-		Name of la		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 60 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wadlington, Nicole	Case No	Case No.		
Debtor(s)					
		Chapter.	Chapter7		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Ti knowledge	•	fy that the attached list of creditors is tru	ue and correct to the best of their		
Date:	10/10/2017	/s/ Wadlington, N	licole		
		Wadlington, Nico Signature of Debi			

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

METROPLTN AU 103 E 147th St Harvey, IL, 60426

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

CREDITONEBNK PO BOX 98872 LAS VEGAS, NV, 89193

TRUST REC SV 541 OTIS BOWEN DRIVE MUNSTER, IN, 46321

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

NTL ACCT SRV 1246 University # 421 Saint Paul, MN, 55104

ARS ACCOUNT RESOLUTION PO BOX 459079 Fort Lauderdale, FL, 33345

CCS/FIRST NATIONAL BAN 500 E 60TH ST N SIOUX FALLS, SD, 57104 FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

MIDAMERICA/MILESTONE/G PO BOX 4499 BEAVERTON, OR, 97076

SYNCB/CAR CARE SYN CAR PO BOX 965036 ORLANDO, FL, 32896

KAY JEWELERS 375 GHENT RD AKRON, OH, 44333

MCYDSNB 3911 S Walton Walker Blvd Dallas, TX, 75265

AMCA Po Box 1235 Elmsford, NY, 10523

BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX, AZ, 85018

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

J.R.S.-I, Inc c/o Stephen J Fink 25 E Washington #1233 Chicago, IL, 60602

Steven J. Fink 25 E. Washington # Suite 1233 Chicago, IL, 60602 Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 63 of 70

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1765.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 10/10/2017

Client Willow Wadlengton Clien

Attorney

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 65 of 70

Dodge of Merch			9		
Debtor 1 Nicole First Name	Middle Name	Wadlington Last Name	Case number (if	known)	
	Wilder Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation Do not enter the amount if you under the Social Security Act. In:	contend that the amount re	ceived was a benefit	\$0.00		
For your spouse		\$0.00 \$0.00			
9.Pension or retirement income benefit under the Social Security	. Do not include any amous Act.	nt received that was a	\$0.00		
10.Income from all other source amount. Do not include any ben payments received as a victim of international or domestic terrorisi page and put the total below.	efits received under the Social war crime, a crime against	cial Security Act or st humanity, or			
7 -					
Total amounts from separate page			+\$0.00	+	7_[
11. Calculate your total current each		-	\$2,334.02	+	\$2,334.02
column. Then add the total for	Column A to the total for C	Column B.			Total current
Part 2: Determine Whether to	he Means Test Annlies	to You			monthly income
12. Calculate your current month					
12a. Copy your total current mor		now these steps:	Сор	oy line 11 here →	\$2,334.02
Multiply by 12 (the number					X 12
12b. The result is your annual inc	come for this part of the for	n.		12b.	\$28,008.24
13 Calculate the median family in	come that applies to you	Marie America of the Control of the			
Fill in the state in which you live.	11 100000,00000,0000,00000,0000	Illinois			
Fill in the number of people in yo		1			
Fill in the median family income for household.	or your state and size of				\$50,765.00
To find a list of applicable median instructions for this form. This list 14. How do the lines compare?	income amounts, go onlin may also be available at the	e using the link specified bankruptcy clerk's office	I in the separate e.		
14a. Line 12b is less than or Go to Part 3.	equal to line 13. On the top	o of page 1, check box 1	, There is no presumption of	of abuse.	
14b. Line 12b is more than li Go to Part 3 and fill out	ne 13. On the top of page Form 122A-2.	, check box 2, The pres	sumption of abuse is determ	nined by Form 122A-2.	
Part 3: Sign Below					
		·			
By signing here, I declare under	penalty of perjury that the in	formation on this statem	nent and in any attachments	s is true and correct.	
✗ /s/ Nicole Wadlington ₩	imala 12.00.	In. x			
Signature of Debtor 1	and marine	410 V° _	gnature of Debtor 2		
Date 10/10/2017 MM/DD/YYYY) Di	ate 10/10/2017 MM/DD/YYYY		
If you checked line 14a, do NC If you checked line 14b, fill out	T fill out or file Form 122A- Form 122A-2 and file it wit	2: h this form.			

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 66 of 70

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wadlington, Nicole	Case No	Coop No.		
	Debtor(s)	Case No.			
		Chapter.	Chapter7		
	VERIF	ICATION OF CREDITOR MAT	ΓRIX		
T nowledge	he above named Debtors hereby ve e.	ify that the attached list of creditors is tr	rue and correct to the best of their		
ate:	10/10/2017	/s/ Wadlington, I Wadlington, Nico Signature of Deb	ole		

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 67 of 70

Debtor Nicole		Wadlington	Case number (if
First Name	Middle Name	Last Name	known)
art 2: List Your Unexpired	Personal Property Leas	ses	
or any unexpired personal pro nformation below. Do not list r ssume an unexpired personal	eai estate leases. Unexpired	d leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
Describe your unexpired pe	ersonal property leases		Will the lease be assumed?
Lessor's name:			□ No □ You
Description of leased property:	a and annual control of the processing and an ordinary deposits on the control of the second control of the con		Yes .
Lessor's name:	The control of the co	under Paris († 18 mill). I die Paris - 1865 d' Andrée Andrée Palaissan Réduction accessor pré duis à se esté i	□ No □ Yes
Description of leased property:	A Base A	темпороди в потородително в подости в по	
Lessor's name:	 1947 - 1986 Bibliothillian management until this stehn sommer until 200 fragitation und 	Other minimized with the control of the property of the control of	□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No No Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			- Company Comp
Lessor's name:	2	·	□ No □ Yes
Description of leased property:		. Let Y am to the hard of the difference in the	
3: Sign Below			
	lare that I have indicated m unexpired lease.	y intention about any pro	perty of my estate that secures a debt and any personal
/s/ Nicole Wadlington	iele Wallusto	W Signat	ure of Debtor 2
Date 10/10/2017 MM/DD/YYYY		Date	MM/DD/YYYY

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 68 of 70

Debtor 1			Wadlington	Case number (ff known)	
	First Name	Middle Name	Last Name	Case Humbel (If known)	
28. Wit cre	thin 2 years before you	u filed for bankruptcy, did y es.	rou give a financial staten	nent to anyone about your business? Include all financial institutions	
	Yes. Fill in the details	s below.			
Bosses			Date issued		
	Name	***************************************	MM/DD/YYYY	_	
	Number Street		<u> </u>		
	City	State Zip Code	_		
Part 12:	Sign Below				
a ban	Y	ole Wadlington	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2	
	Date 10/10	0/2017		Date	
Did yo	ou attach additional p	ages to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?	
VN				Samuel Community	
☐ Y	es				
Did yo	u pay or agree to pay	someone who is not an att	orney to help you fill out	bankruptcy forms?	
V N	o				
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 69 of 70

		Doci	ument Page 6	69 of 70	
Fill in this info	ormation to identify your o	case:			
Debtor 1	Nicole First Name	Middle Name	Wadlington		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name Last Name		
United States	Bankruptcy Court for the:		District of Illinois		
Case number (If known)			(State)		
Official	Form 106De	÷C	,		Check if this is amended filing
Declarat	tion About an	 Individual Debto	or's Schedules	.	12/ ⁻
Part 1: Sign	Part of the second seco	one who is NOT an attorney	/ to help you fill out bank	cruptcy forms?	
√ No	ay or agree to pay some	one who is not an attorney	to neip you till out bank	ruptcy forms?	
Yes. I	Name of person		Attach Bankruptcy P Signature (Official Fo	Petition Preparer's Notice, Declaration, and orm 119).	1
Under per	nalty of perjury, I declare	e that I have read the summa	ary and schedules filed v	with this declaration and	
✗ _/s/ Nicole	are true and correct. Wadlington	e Waller A	×		
Signature o	f Debtor 1		Signature	of Debtor 2	
Date 10/1	0/2017	Manual Connection	Date		

MM/DD/YYYY

MM/DD/YYYY

Case 17-30397 Doc 1 Filed 10/10/17 Entered 10/10/17 18:19:45 Desc Main Document Page 70 of 70

Debtor 1 Nicole First Name	Middle Name	Wadlington Last Name	Case number (if known)				
	uestions for Reporting Purposes						
16. What kind of debts do you have?							
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	r 7. Do you estimate that	after any exempt propert distribute to unsecured c	y is excluded and administrative reditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million -\$50 million -\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Acceptance	lane.	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Nicole Wadlington ** /s/ Nicole Wadlington ** Signature of Debtor 2 Signature of Debtor 2						
	Executed on10/10/2017	/m	Signature of Debtor Executed on	MM / DD / YYYY			